

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

ZAHRA SALARI LAK,

Debtor.

MAINLINE CAPITAL, LLC,

Movant.

$$V.$$

ZAHRA SALARI LAK.

Respondent.

Case No. 20-22057-CMB

## Chapter 13

Related to Doc. Nos. 83, 90, 120, and 128

**STIPULATION AND CONSENT ORDER CONTINUING DEADLINES  
AND HEARING DATE REGARDING (I) STIPULATION AND CONSENT  
ORDER RESOLVING OBJECTION OF MAINLINE CAPITAL, LLC TO  
DEBTOR'S CHAPTER 13 PLAN AND IN LIEU OF RELIEF FROM STAY,  
AND (II) CHAPTER 13 TRUSTEE'S MOTION TO RECONSIDER  
ORDER APPROVING STIPULATION AND CONSENT ORDER**

Mainline Capital, LLC (“**Mainline**”), by and through its counsel, Tucker Arensberg, P.C., and with the consent of the Debtor, Zahra Salari Lak, by her counsel, Robert H. Slone, Esq. and the Chapter 13 Trustee (the “**Trustee**” and together with Mainline and the Debtor, the “**Parties**”), hereby files this *Stipulation and Consent Order Continuing Deadlines and Hearing Date Regarding (I) Stipulation and Consent Order Resolving Objection of Mainline Capital, LLC to Debtor’s Chapter 13 Plan and in lieu of Relief from Stay, and (II) Chapter 13 Trustee’s Motion to Reconsider Order Approving Stipulation and Consent Order*, and in support thereof, the Parties respectfully stipulate as follows:

WHEREAS, on July 8, 2020, (the “**Petition Date**”), the Debtor filed a petition for relief under Chapter 13 of Title 11 of the United States Code, 11 U.S.C. § 101 *et seq.* (the “**Bankruptcy Code**”);

WHEREAS, on September 10, 2020, Mainline filed its proof of claim in the amount of \$383,755.79 against the Debtor (the “**Claim**”) at Claim No. 9-1 on the Claims Register;

WHEREAS, the Debtor filed her Chapter 13 Plan (the “**Plan**”) on August 28, 2020;

WHEREAS, Mainline filed its Objection to the Plan on September 24, 2020, as the Plan fails to pay the Claim, which is now due and owing, in full through the life of the Plan and fails to comply with sections 1322 and 1325 of the Bankruptcy Code;

WHEREAS, Debtor filed an amended plan on October 22, 2020 (Doc. No. 64), which was approved by the Court by way of an Interim Confirmation Order on December 4, 2020. (Doc. No. 104);

WHEREAS, Mainline and the Debtor resolved the Objection pursuant to the Stipulation and Consent Order filed under Certification of Counsel on November 17, 2020 and approved by the Court on November 18, 2020 (the “**Consent Order**”) (Doc. Nos. 82 and 83);

WHEREAS, the Consent Order provides, *inter alia*, that (i) Mainline holds an allowed secured claim of \$383,755.79 against certain real property located in Florida (the “**Mortgaged Premises**”), which is to be paid in full by the Debtor, with post-petition interest, attorneys fees, and costs, on or before July 1, 2021; and (i) the Debtor shall pay all delinquent condominium association fees and all delinquent real estate taxes due with respect to the Mortgaged Premises on or before July 1, 2021;

WHEREAS, on November 23, 2020, the Trustee filed the Motion to Reconsider Order Approving Stipulation and Consent Order (the “**Motion to Reconsider**”) (Doc. No. 90);

WHEREAS, a hearing to consider the Motion to Reconsider was initially scheduled before the Court on January 6, 2021, at 1:30 p.m. (the “**January 6 Hearing**”), with any responses to be filed on or before December 11, 2020;

WHEREAS, upon request of the parties, the January 6 Hearing was rescheduled for March 16, 2021, at 10:00 a.m. (the “**March 16 Hearing**”), with any responses to be filed on or before March 1, 2021;

WHEREAS, upon a second request of the Parties, the March 16 Hearing was rescheduled for May 11, 2021 (the “**May 11 Hearing**”), with any responses to be filed on or before May 4, 2021;

WHEREAS, on April 26, 2021, the Parties filed, under certification of counsel, a Stipulation and Consent Order Continuing Deadlines and Hearing Date Regarding (I) Stipulation and Consent Order Resolving Objection of Mainline Capital, LLC to Debtor’s Chapter 13 Plan and in lieu of Relief from Stay, and (II) Chapter 13 Trustee’s Motion to Reconsider Order Approving Stipulation and Consent Order (the “**April 26 Stipulation and Consent Order**”), [Doc. No. 127], whereby the parties requested not only a continuance of the May 11 Hearing and related response date, but also a continuation of the July 1, 2021 deadline, by which the Debtor was to pay Mainline’s Claim in full and remit to Mainline all delinquent condominium association fees and delinquent real estate taxes owed with respect to the Mortgaged Premises, to November 1, 2021;

WHEREAS, the Court approved the April 26 Stipulation and Consent Order on April 27, 2021, thereby rescheduling the May 11 Hearing for October 14, 2021 (the “**October 14 Hearing**”), with any responses to be filed on or before October 1, 2021, and directing the Debtor to (1) pay Mainline’s Claim in full, with post-petition interest, attorneys fees, and costs, on or before

November 1, 2021; and (i) pay all delinquent condominium association fees and all delinquent real estate taxes due with respect to the Mortgaged Premises on or before November 1, 2021 [Doc. No. 128];

WHEREAS, on September 16, 2021, the Debtor filed her Motion to Dismiss Case Under 11 U.S.C. § 1307 (the “**Motion to Dismiss**”) [Doc. No. 138], which is set for a hearing before the Court on October 13, 2021 at 1:30 p.m.;

WHEREAS, in light of the hearing on the Motion to Dismiss, the Court rescheduled the October 14 Hearing to October 13, 2021 at 1:30 p.m. so that the Motion to Reconsider would be heard at the same time as the Motion to Dismiss;

WHEREAS, because the Motion to Reconsider will be rendered moot if the Court grants the Debtor’s Motion to Dismiss, the Parties wish to continue not only the response date and date of the hearing on the Trustee’s Motion to Reconsider, but also the date by which the Debtor must pay in full both Mainline’s Claim and all delinquent condominium association fees and real estate taxes due with respect to the Mortgaged Premises;

WHEREAS, the Parties request the Court to schedule a hearing sometime in November, 2021, so that the Trustee’s Motion to Reconsider is heard by the Court before the December 1, 2021 date by which the Debtor must pay the full balance of Mainline’s Claim and the delinquent condominium association fees and real estate taxes due with respect to the Mortgaged Premises.

AND NOW, based upon the foregoing, and with the Parties intending to be legally bound, it is hereby ORDERED, ADJUDGED, and DECREED that:

1. The November 1, 2021 deadline set forth in the April 26 Stipulation and Consent Order by which the Debtor shall pay Mainline’s Allowed Claim in full is extended to December 1, 2021.

2. The November 1, 2021 deadline set forth in the April 26 Stipulation and Consent Order by which the Debtor shall pay all delinquent condominium association fees and all delinquent real estate taxes due with respect to the Mortgaged Premises, and provide proof of payment to Mainline and Chapter 13 Trustee, is extended to December 1, 2021.

3. All other terms of the Consent Order, filed at Doc. No. 90, shall remain in full force and effect pending the Court's resolution of the Trustee's Motion to Reconsider.

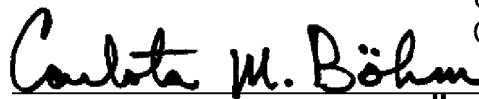
4. The deadline to file a response to the Trustee's Motion to Reconsider is continued to November 1, 2021.

5. The hearing on the Trustee's Motion to Reconsider Order Approving Stipulation and Consent Order scheduled for October 13, 2021 at 1:30 p.m. is CANCELLED and is continued to December 15, 2021 at 1 : 30 p.m. via Zoom Video Conference Application.

6. This Court shall retain jurisdiction over this matter to enforce the terms of this Stipulation.

SO ORDERED:

FILED  
10/1/21 1:17 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA



CARLOTA M. BÖHM, CHIEF JUDGE  
UNITED STATES BANKRUPTCY COURT

Dated: October 1, 2021

CONSENTED TO BY:

ZAHRA SALARI LAK

/s/ Robert H. Slone

Robert H. Slone, Esquire  
MAHADY & MAHADY  
223 South Maple Avenue  
Greensburg, PA 15601  
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Email: [robertslone223@gmail.com](mailto:robertslone223@gmail.com)

*Counsel for the Debtor*

Dated: September 30, 2021

/s/ Judith K. Fitzgerald

Dated: September 30, 2021

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Pa. I.D. No. 18110  
Maribeth Thomas, Esquire  
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*Counsel for Mainline Capital, LLC*

/s/ Owen W. Katz

Dated: September 30, 2021

Owen W. Katz, Esquire  
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*Counsel for Chapter 13 Trustee*

In re:  
Zahra Salari Lak  
Debtor

Case No. 20-22057-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 01, 2021

User: gamr  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2021:

Recip ID	Recipient Name and Address
db	Zahra Salari Lak, 2154 S Villa Dr, Gibsonia, PA 15044-7473

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 03, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2021 at the address(es) listed below:

Name	Email Address
Allison L. Carr	on behalf of Creditor Commonwealth of Pennsylvania Department of Revenue acarr@attorneygeneral.gov
Brian Nicholas	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT INC., ALTERNATIVE LOAN TRUST 2007-1T1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-1T1 bnicholas@kmlawgroup.com
Daniel Philip Jones	on behalf of Creditor Legacy Mortgage Asset Trust 2019-SL1 djones@sterneisenberg.com bkecf@sterneisenberg.com
Jeffrey R. Hunt	on behalf of Creditor Township of Hampton & Hampton Township School District jhunt@grblaw.com
Jill Locnikar	on behalf of Creditor United States of America Department of the Treasury Internal Revenue Service jill.locnikar@usdoj.gov, patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov
Jill Manuel-Coughlin	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
Judith K. Fitzgerald	on behalf of Creditor Mainline Capital LLC jfitzgerald@tuckerlaw.com,

District/off: 0315-2

User: gamr

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Date Rcvd: Oct 01, 2021

Form ID: pdf900

Total Noticed: 1

judge\_judith\_fitzgerald@yahoo.com,jrusnack@tuckerlaw.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Maribeth Thomas

on behalf of Creditor Mainline Capital LLC mthomas@tuckerlaw.com, maribeth.thomas@gmail.com,jrusnack@tuckerlaw.com

Martin A. Mooney

on behalf of Creditor TD Auto Finance LLC kcollins@schillerknapp.com lgadomski@schillerknapp.com

Office of the United States Trustee

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Robert H. Slone

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Robert H. Slone

on behalf of Attorney Robert H. Slone robertslone223@gmail.com rslone@pulsenet.com;G17689@notify.cincompass.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 15